

In re:
Michael DeVito
Taralynn Theresa O'Brien
Debtors

Case No. 19-17124-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jan 24, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael DeVito, Taralynn Theresa O'Brien, 210 Hazel Avenue, Folsom, PA 19033-2316

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2025 at the address(es) listed below:

Name	Email Address
ALBERT JAMES MILLAR	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us RA-occbankruptcy6@state.pa.us
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JEROME B. BLANK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KERI P EBECK

on behalf of Creditor CONSUMER PORTFOLIO SERVICES INC. kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

MARIO J. HANYON

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com

REGINA COHEN

on behalf of Creditor Ally Bank also d/b/a Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com

STEPHEN R. STARKS

on behalf of Creditor FREEDOM MORTGAGE CORPORATION ryan.starks@brockandscott.com wbecf@brockandscott.com

THOMAS SONG

on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

WILLIAM D. SCHROEDER, JR

on behalf of Joint Debtor Taralynn Theresa O'Brien schroeder@jrlaw.org Healey@jrlaw.org

WILLIAM D. SCHROEDER, JR

on behalf of Debtor Michael DeVito schroeder@jrlaw.org Healey@jrlaw.org

TOTAL: 14

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

IN RE: MICHAEL DEVITO AND TARALYNN THERESA O'BRIEN Debtors	Case No. 19-17124-amc
Freedom Mortgage Corporation, Movant	Chapter 13
vs. MICHAEL DEVITO AND TARALYNN THERESA O'BRIEN Respondents	11 U.S.C. §362

ORDER MODIFYING SECTION §362 AUTOMATIC STAY

Upon consideration of the Movant of Freedom Mortgage Corporation (Movant), and after Notice of Default and the filing of a Certification of Default, it is:

ORDERED AND DECREED: that Movant shall be permitted to reasonably communicate with Debtors and Debtors' counsel to the extent necessary to comply with applicable non-bankruptcy law; and it is further:

ORDERED that Relief from the Automatic stay of all proceedings, as provided under 11 U.S.C. §362 is granted with respect to 210 HAZEL AVE, Folsom, PA 19033 (hereinafter the Premises) (as more fully set forth in the legal description attached to the Mortgage of record granted against the Premises), as to allow Movant, its successors or assignees, to proceed with its rights under the terms of said Mortgage; and it is further:

ORDERED that the Trustee is directed to cease making any further distributions to the Movant; and it is further:

ORDERED that Rule 4001(a)(3) is not applicable and Freedom Mortgage Corporation may immediately enforce and implement this Order granting Relief from the Automatic Stay; and it is further;

ORDERED that FEDERAL RULE OF BANKRUPTCY PROCEDURE 3002.1 is no longer applicable to Movant, its successors and assignees.



Date: Jan. 24, 2025

Ashely M Chan
CHIEF BANKRUPTCY JUDGE

MICHAEL DEVITO
210 HAZEL AVENUE
FOLSOM, PA 19033

TARALYNN THERESA O'BRIEN
210 HAZEL AVENUE
FOLSOM, PA 19033

WILLIAM D. SCHROEDER, JR
920 Lenmar Drive
Blue Bell, PA 19422

KENNETH E WEST
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106

Office of the U.S. Trustee
Robert N.C. Nix Federal Building
Suite 320
Philadelphia, PA 19107